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**SAN JOSE MAN GETS 3 ½ YEARS FOR CONSPIRACY, FELONY BANK FRAUD,
AND AGGRAVATED ID THEFT**

SACRAMENTO--United States Attorney McGregor W. Scott announced today that RICARDO F. SAINZ, 45, of San Jose, Calif., was sentenced this morning by United States District Judge Edward J. Garcia to three and a half years in prison for three felony offenses related to his scheme to steal money from the Golden One Credit Union by means of fraud and identity theft.

This case is the product of an extensive investigation by the Federal Bureau of Investigation and the U. S. Social Security Administration, Office of the Inspector General.

According to Assistant United States Attorney Michelle Rodriguez, who prosecuted the case, RICARDO SAINZ engaged in a scheme with his estranged wife, NORA SAINZ, of Sacramento, Calif., to commit bank fraud and credit application fraud with the falsely obtained Social Security numbers and financial information of other persons from 2002 through 2005. Using the stolen Social Security numbers and false wage and earning statements in the names of others, RICARDO SAINZ and NORA SAINZ fraudulently obtained credit union membership, checking accounts, and loans. Using false credit information, they purchased a Cadillac Escalade and other items.

RICARDO SAINZ, who was on parole from the state of California during the offenses, was a fugitive until his May 16, 2008 arrest in San Jose. He was also ordered to serve a three year term of supervised release after his prison term, and to pay restitution of \$33,216.73.

On October 5, 2007, NORA SAINZ was sentenced by Judge Garcia to 36 months in federal prison.

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